

Information to identify the case:

Debtor 1	<u>Roberto Roman</u>	Social Security number or ITIN	xxx-xx-5025
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Tinisha Roman</u>	Social Security number or ITIN	xxx-xx-6311
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-28221-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roberto Roman
dba R&R Express Furniture Transport

Tinisha Roman
aka Tina Roman

12/18/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Roberto Roman
Tinisha Roman
DebtorsCase No. 13-28221-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 44

Date Rcvd: Dec 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2018.

db/jdb #+Roberto Roman, Tinisha Roman, 126 Park Avenue, Old Bridge, NJ 08857-1226
 cr +Midstate Federal Credit Union, 237 Roosevelt Avenue, Carteret, NJ 07008-3583
 cr +WELLS FARGO BANK, N.A., AS SERVICER FOR HSBC BANK, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514154337 +Chase, Po Box 24696, Columbus, OH 43224-0696
 514154340 #+Edwards & Edwards, PO BOX 372, Jersey City, NJ 07303-0372
 514256382 +Ford Motor Credit Company, KEITH B. MORGAN, Esquire, Morgan, Bornstein & Morgan,
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
 515430113 +HSBC Bank USA, National Association as Trustee for, Wells Fargo Bank, N.A., as servicer,
 ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 514423748 +HSBC Bank USA, National Association as Trustee for, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 517518411 HSBC Bank USA, National Association et.al., Wells Fargo Bank, N.A.,
 Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
 514434470 +JPMORGAN CHASE BANK, N.A., Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,
 Monroe, LA 71203-4774
 514154343 +Law Offices of Harold E. Scherr, P.A., 1064 Greenwood Blvd., Suite 328,
 Lake Mary, Florida 32746-5419
 514154344 Mfa Corp, 90-100 Route 1 Nor, Avenel, NJ 07001
 514154345 +Mid State Fcu, 237 Roosevelt Ave # 32, Carteret, NJ 07008-3533
 514154349 #+PANTERIS & PANTERIS LLP, 333 SYLVAN AVE, Suite 201, ENGLEWOOD CLIFFS, NJ 07632-2732
 514154350 +Ryan Gentile, 147 West 35th Street, Suite 1008, New York, NY 10001-2114

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 19 2018 00:10:04 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 19 2018 00:10:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: WFFC.COM Dec 19 2018 04:28:00 WELLS FARGO BANK, N.A.,
 3476 Stateview Boulevard /MAC# X7801-014, Fort Mill, SC 29715-7200
 lm +EDI: WFFC.COM Dec 19 2018 04:28:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335
 514154333 EDI: ARSN.COM Dec 19 2018 04:28:00 ARS National Services, Inc., PO Box 469048,
 Escondido, CA 92046-9048
 514154330 +EDI: GMACFS.COM Dec 19 2018 04:28:00 Ally Financial, P O Box 380901,
 Bloomington, MN 55438-0901
 514228790 +EDI: GMACFS.COM Dec 19 2018 04:28:00 Ally Financial Inc., P O Box 130424,
 Roseville, MN 55113-0004
 514154331 +EDI: BECKLEE.COM Dec 19 2018 04:28:00 American Express, PO Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 514370298 EDI: BECKLEE.COM Dec 19 2018 04:28:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514364176 EDI: BECKLEE.COM Dec 19 2018 04:28:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 514276607 EDI: AIS.COM Dec 19 2018 04:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 514154332 +EDI: BASKLAR.COM Dec 19 2018 04:28:00 Andrew Sklar, Esq., Sklar-Markind,
 102 Browning Lane, Building B, Suite 1, Cherry Hill, NJ 08003-3195
 514154334 +EDI: BANKAMER.COM Dec 19 2018 04:28:00 Bank Of America, Attn: Bankruptcy NC4-105-0314,
 PO Box 26012, Greensboro, NC 27420-6012
 514154335 +EDI: RESURGENT.COM Dec 19 2018 04:28:00 Cach Llc/Square Two Financial,
 Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
 514154336 +EDI: CAPITALONE.COM Dec 19 2018 04:28:00 Cap One, 26525 N Riverwoods Blvd,
 Mettawa, IL 60045-3440
 514326857 EDI: CAPITALONE.COM Dec 19 2018 04:28:00 Capital One, N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 514154338 +EDI: CHASE.COM Dec 19 2018 04:28:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 514187931 +EDI: TSYS2.COM Dec 19 2018 04:28:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514154339 +EDI: TSYS2.COM Dec 19 2018 04:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 514154341 EDI: FORD.COM Dec 19 2018 04:28:00 Ford Motor Credit Corporation, Ford Motor Credit,
 PO Box 6275, Dearborn, MI 48121
 514154342 +E-mail/Text: fggbanko@fgny.com Dec 19 2018 00:09:08 Forster, Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604
 516150514 +EDI: WFFC.COM Dec 19 2018 04:28:00 HSBC BANK USA, N.A. AS TRUSTEE FOR WELLS et.al.,
 Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC# D3347-014,
 3476 STATEVIEW BOULEVARD, FT. MILL SC 29715-7203
 514154346 E-mail/Text: kmorgan@morganlaw.com Dec 19 2018 00:10:48 Morgan, Bornstein & Morgan,
 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3269
 514154348 +E-mail/Text: egssupportservices@alorica.com Dec 19 2018 00:10:19 NCO FINANCIAL SYSTEMS INC.,
 507 Prudential Road, Horsham, PA 19044-2308
 514154347 +E-mail/Text: bankruptcydepartment@tsico.com Dec 19 2018 00:10:47 NCO Financial Systems,
 PO Box 15773, Wilmington, DE 19850-5773

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 44

Date Rcvd: Dec 18, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514414786 EDI: PRA.COM Dec 19 2018 04:28:00 Portfolio Recovery Associates, LLC,
c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
514154351 EDI: TFSR.COM Dec 19 2018 04:28:00 Toyota Motor Credit Co, Toyota Financial Services,
PO Box 8026, Cedar Rapids, IA 52408
514154352 +EDI: VERIZONCOMB.COM Dec 19 2018 04:28:00 Vzw Ne, Attention: Verizon Wireless Department,
PO Box 3397, Bloomington, IL 61702-3397
514154353 EDI: WFFC.COM Dec 19 2018 04:28:00 Wells Fargo Home Mortgage, 8480 Stagecoach Cir,
Frederick, MD 21701

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC Bank USA, National Association as Trustee for
514372893* American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514402076* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514154354 ##Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 301, P.O. Box 1024,
Mountainside, NJ 07092-0024

TOTALS: 1, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Allyson M Kiesel on behalf of Creditor JPMORGAN CHASE BANK, N.A. nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor HSBC Bank USA, National Association as Trustee for
Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-12
nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A., AS SERVICER FOR HSBC BANK USA,
NATIONAL ASSOCIATION AS TRUSTEE et.al. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for
Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-12
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Drew Edwards on behalf of Creditor Midstate Federal Credit Union drew@edwardslegal.com
Nicholas V. Rogers on behalf of Creditor HSBC Bank USA, National Association as Trustee for
Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-12
nj.bkecf@fedphe.com
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, N.A. bankruptcy@feinsuch.com
Ryan L. Gentile on behalf of Joint Debtor Tinisha Roman rlg@lawgmf.com,
rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com
Ryan L. Gentile on behalf of Debtor Roberto Roman rlg@lawgmf.com,
rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com
Sherri Jennifer Smith on behalf of Creditor HSBC Bank USA, National Association as Trustee
for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates Series 2006-12
nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

TOTAL: 14